

# **Medicare Open Enrollment Begins Monday – Seniors Have More Benefits, Better Choices, Lower Costs**

**Dover, DE-October 11, 2012**-Commissioner Karen Weldin Stewart is encouraging people with Medicare and their families to begin reviewing drug and health plan coverage options for 2013. Commissioner Stewart reminds Delawareans that this year, seniors with Medicare now have access to cheaper prescription drugs, free preventive services, and lower costs.

**“The Medicare Open Enrollment Period – which begins Monday, October 15 – has been expanded to last seven weeks and will end on December 7. This will give seniors and people with disabilities more time to compare and find the best plan that meets their unique needs”,** said the Commissioner.

Beginning on October 16th, the Department’s ELDERinfo unit will be conducting a series of **“Yearly Medicare Prescription Drug Check-ups”** throughout Delaware. You can find a date and location convenient to you by visiting the ELDERinfo Outreach Calendar on the DOI website at [http://www.delawareinsurance.gov/departments/elder/elderinfo\\_calendar.shtml](http://www.delawareinsurance.gov/departments/elder/elderinfo_calendar.shtml)

**“In 2013, people with Medicare can get certain preventive services for free and can get more affordable prescription drugs,”** said Commissioner Stewart. **“Open enrollment is seniors’ chance to review their Medicare choices and pick the plan that works for them, or keep the plan they have today.”**

Using Medicare’s Plan Finder – available at [www.medicare.gov/find-a-plan](http://www.medicare.gov/find-a-plan) – Users will see an icon showing which plans received a low overall quality rating for the past

three years. Due to the passage of the Affordable Care Act, additional benefits are available to people with Medicare, which include lower prescription drug costs through a 52.5 percent discount on covered brand name drugs in the coverage gap (also referred to as the “donut hole”), wellness checkups, and access to certain preventive care with no copayments – a benefit that all Medicare Advantage plans started offering in 2012.

**Beneficiaries or their care givers seeking additional help can contact ELDERinfo, in-state, toll-free at 800-336-9500**

Additional resources can be accessed by:

- Visiting <http://www.medicare.gov/>, for a personalized comparison of costs and coverage of the plans available in their area. The popular Medicare Plan Finder tool has been enhanced for an efficient review of plan choices. Spanish Open Enrollment information is available.
- Calling 1-800-MEDICARE (1-800-633-4227) for around-the-clock assistance to find out more about coverage options. TTY users should call 1-877-486-2048. Multilingual counseling is available.
- Reviewing the 2013 Medicare & You handbook. It is also accessible online at: <http://www.medicare.gov/publications/pubs/pdf/10050.pdf> – and it has been mailed to the homes of people with Medicare.

People with Medicare who have a limited income may qualify for Extra Help to pay for their prescription drug costs. There is no cost to apply for Extra Help, also called the low-income subsidy, call ELDERinfo to find out more.

### **Protecting Against Fraud and Identity Theft**

During this Open Enrollment Period, Commissioner Stewart recommends that people treat their Medicare number as they do

their social security number and credit card information. People with Medicare should never give their personal information to anyone arriving at their home uninvited or making unsolicited phone calls selling Medicare-related products or services. Beneficiaries who believe they are a victim of fraud or identity theft should contact Medicare (contact information above). If you suspect you are the victim of Medicare fraud, call 1-800-223-9074. More information is available at [www.stopmedicarefraud.gov](http://www.stopmedicarefraud.gov)